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AUTHOR Murakami, Elaine; Pynoos, Jon
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ABSTRACT

The Foundation to Assist California Teachers (FACT) is a non-profit organization which owns and operates retirement housing for teachers. To identify the demand for additional retirement housing facilities and explore "shared housing" alternatives, retired women teachers (N=2,740) in California completed a mail questionnaire which assessed: (1) age and marital status; (2) housing and living arrangements; (3) income and assets; and (4) interest in housing and supportive services. Results showed that the retired teacher population of "never married" women represented a much higher proportion than in the general elderly population. These "never marrieds" were the least likely to live alone and the most likely to live with a family member or unrelated individuals. Most female retired teachers lived in single family homes regardless of their marital status. Most were labeled "middle class" in terms of status, education, and income. Retirees reported a very high interest in housing for retired teachers and over half reported personal interest in such housing. The findings suggest that community-based shared housing programs as well as retirement housing facilities that are designed for two or more unrelated individuals may find a small but significant demand. (NRB)

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EFFECT OF MARITAL STATUS ON LIVING ARRANGEMENTS AND HOUSING PREFERENCES OF RETIRED WOMEN PROFESSIONALS

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Elaine Murakami, UCLA/USC
Long Term Care Gerontology Center

Jon Pynoos, Andrus Gerontology
Center, USC

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TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

This paper will examine the "effect of marital status on living arrangements and housing preference of retired women professionals." The paper will describe:

(1) age and marital status of the study population

(2) housing/living arrangements

(3) income and assets

(4) interest in housing and supportive service such as retirement and shared housing

(5) implications for the future.

First I'd like to read a quotation that gives a sense of the period when many currently retired teachers began their career. This is from a standard contract for teachers used until 1936 in North Carolina.

Quotations:

"I promise to abstain from all dancing, immodest dressing, and any other conduct unbecoming a teacher and a lady."

"I promise not to go out with any young man except insofar as it may be necessary to stimulate Sunday School work."

"I promise to remain in the dormitory or on the school grounds when not actively engaged in school or church work elsewhere."

"I promise not to fall in love, to become engaged, or become secretly married."

Description of the Study

This study was conducted in the summer of 1980. A mail-out mail-back survey of 5,242 questionnaires to retired teachers in the state of California produced a response rate of 67.9 percent. 2,740 of the res-

pondents were women; reflecting the disproportionate number of women in the teaching profession, especially in the older ages.

The intent of the survey, conducted under a contract with the Foundation to Assist California Teachers (or FACT, a non-profit organization which owns and operates retirement housing for teachers) was to identify "demand" for additional retirement housing facilities. FACT was also interested in "shared housing" alternatives because they would parallel their current operation, but with a community-based approach.

Findings

Age/Marital Status

The average age of the 2,740 women respondents was 72.5 years, rangins from 52 to 100. As might be expected, the widowed respondents had the highest average age (75.5 years) and the married respondents the lowest (69.3 years). Single women were very similar to the widowed, with an average age of 74.5 years. The following breakdown represents the respondents marital status: 38.4% married

35.9 widowed

17.3 single/never married

8.4 divorced

Nationwide, the percentage of "never married" women over 65 years is 9% (of 80+, 25% never married). Therefore the retired teachers population of 17.3% never married represents a much higher proportion than in the elderly population at large.

Housing/Living Arrangements

Aw expected married women lived with their spouse, and very few (n=9) lived with other family relatives or in other living situations. The study indicated that the never married were the least likely to

live alone of those who are not presently married (single, widowed, divorced) and the most likely to be living with a family member or unrelated individuals. These findings are similar to studies by Ward and Lawton. For the retired teacher sample, two-thirds of single women lived alone and one-third had other living arrangements including living with a friend or relative.

This sample of retired teachers however, displays higher percentages of living alone for widowed, single and divorced women than Ward's sample, or Lawton's analysis of Annual Housing Survey data (national). Lawton hypothesized that older people in poor health are more likely to be living with a relative or non-relative than living alone. The FACT sample includes about 8% of those under 65, who are likely to be in better health, this difference may account for the discrepancy in the number living alone. But more importantly, the retired teachers have a higher income than those in other studies, thereby enhancing their ability to live alone.

In terms of type of housing, most female retired teachers lived in single family homes regardless of their marital status. As would be expected, married retirees were the most likely to live in single family residences and the least likely to live in an apartment.

Retired teachers who were married or widowed were similar to national figures in frequency of living in a single family residence. Never married or divorced retired teachers were much more likely than never married or divorced women nationally, to live in a single family residence.

Single women, in the study, compared to widowed and divorced women, were less likely to live alone, but just as likely to live in a single family residence.

Income/Assets

Most teachers can be considered among the "middle class" in terms of status, education and income.

The median monthly household income was $1482 for married, $988 for widowed; $986 for single; and $886 for divorced women.

Assets, including value of housing, did vary by marital status. Married women have the highest median assets; and not currently married women had substantially less. Thus, based on income and assets, the divorced retirees were in the "worst" economic shape of the four marital groups.

Housing Preferences

The questionnaire tapped interest in housing developed specifically for retired teachers and also interest in supportive service programs that retired teachers could implement.

Overall, there was a very high interest in housing for retired teachers. About 60% of the respondents felt housing for retired teachers was a good idea; 10% disagreed, and 30% were undecided.

We asked further if they, personally, would be interested in retirement housing, and again there was a very high interest. Overall, 56% expressed personal interest.

It was assumed that people's willingness to relocate would be based on several factors including geographic location, range of services available and cost. This project was not to conduct a specific feasibility study for a particular housing project but to understand in a more general sense, retired teachers' prefercences.

Location

The survey gave a choice of five locations in California that were

identified by FACT as potential locations for retirement housing. This list included inland and coastal communities, ranging in size from 30,000 to 674,000 in population.

Overall, Santa Barbara, a coastal community of 74,000, located about 100 miles north of Los Angeles was the most preferred location. Married respondents were the most likely (45.9%) to choose Santa Barbara; never married women were more likely to choose San Francisco (674,000). This variation by marital status was hypothesized to be a variation in preference for urban or suburban location. And indeed, when asked directly for this choice married respondents overwhelmingly prefer suburban locations and not currently married prefer suburban over urban, but the distinction is not as great.

In terms of preferred tenancy, married respondents preferred ownership and not currently married preferred rental units. And, all retired teachers (95%) expressed the desire for nursing care facilities on the housing site.

Conclusions

There is a high level of interest and probable demand for retirement housing developed for this group of retired professionals. Developments for this group should include a range of options since independent housing and nursing home availability was looked upon favorably by this sample.

Marital status somewhat affects locational preferences with married couples very strongly preferring suburban communities and not currently married respondents expressing more dicotomy with a large minority (over 40%) preferring an urban location.

Shared Housing

In other studies, reasons for housesharing are generally viewed as either financial or need for companionship. These would lead one to hypothesize higher interest on the part of widowed and divorced women since Lawton found these two groups who are in "the worst economic position, (to be paying) excessive proportions of their incomes for housing whether they were owners or renters."

When asked of their personal interest in "housesharing", divorced women had the highest interest (27.2%) and married women the least (19.0%). These figures substantiate past studies showing financial reasons for interest in sharing, since divorced women in this sample also had the lowest income and assets of the four marital groups. Important to note, however is that a proportion of single people were already sharing living quarters.

Conclusions

Housesharing in a community based program or in a retirement housing facility may therefore be viable with middle income retired professionals.

Divorced retirees are likely to have the greatest interest in shared housing programs since their income is generally lower. However, the number of divorced elderly is relatively small compared to the number of widowed women, so that overall, most new housesharers are likely to be widowed.

Implications

This has been a preliminary study exploring the effects of marital status on preferences and current living situation of a "middle class" population. The population under study had a disproportionate number

of women who were single/never married relative to the United States as a whole. There were some variations among retired teachers by marital status that confirm other data showing among not currently married women, single women are the most likely to live with a relative or unrelated individuals, and the least likely to live alone. However, in this sample, dwelling type by marital status varied from the U.S. at large, with more single and divorced women living in single family residences.

This population of well-educated, wealthier, home-owning individuals is of interest because it can give us an indication of the next generation of older people. Using this data, we can forecast an increasing market for retirement housing and a probable increasing interest in shared housing.

This data shows that not only is there a high level of interest in retirement housing, but that these retirees have substantial assets that can be used to purchase or rent these facilities. Moreover, because no stigma is attached to the availability of nursing care in conjunction with retirement housing, there may be a market for the continued development of campus-type care arrangements.

Shared housing also becomes an interest housing option because the number of divorced, single and widowed elderly is continuing to grow. Community-based shared housing programs as well as retirement housing facilities that are designed for two or more un-related individuals can be developed and are likely to find a small but significant demand.

EFFECT OF MARITAL STATUS ON LIVING ARRANGEMENTS AND HOUSING PREFERENCES OF RETIRED WOMEN PROFESSIONALS

Elaine Murakami, UCLA/USC Long Term Care Gerontology Center
Jon Pynoos, Andrus Gerontology Center, USC

GRAPH 1
MALE TEACHERS IN THE U.S.

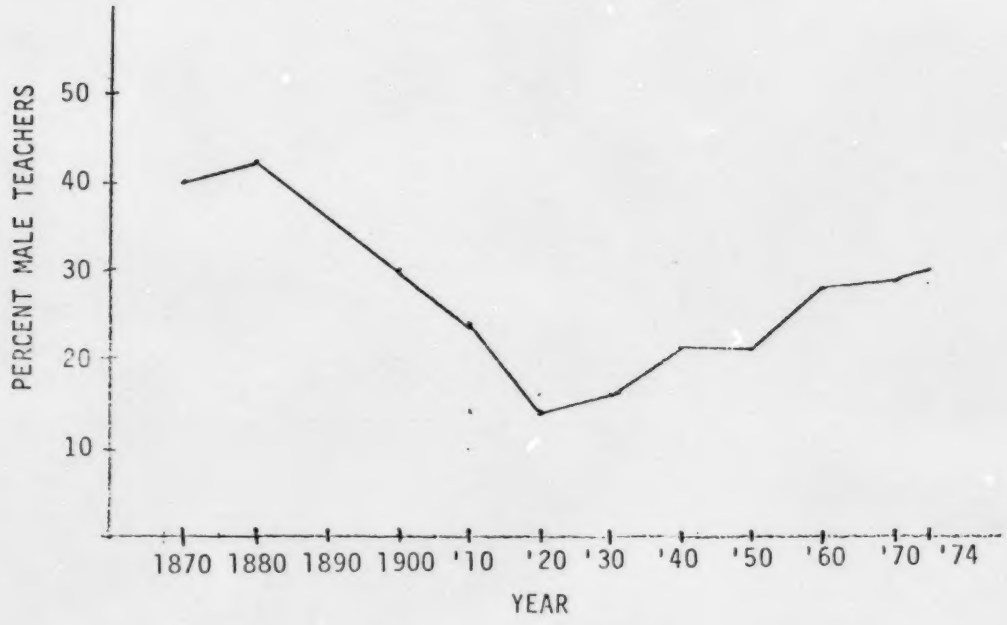

TABLE 1

Average Age by Marital Status

Married	69.3 years
Widowed	75.5 years
Single	74.5 years
Divorced	71.1 years

TABLE 2

	Number of years worked (average)	Age at retirement (average)
Married	23.8 years	59.9 years
Widowed	25.0	61.5
Single	31.3	61.5
Divorced	25.2	62.2

TABLE 3

Percent Living Alone

	FACT	Ward*	Lawton/U.S.Census
Married	----	----	----
Widowed	84.5	73	65
Single	66.7	60	51
Divorced	82.4	64	66

*Ward includes male and female

TABLE 4

Percent in Single Family Residence

	FACT	Lawton/AHS
Married	77.5	81
Widowed	55.7	57
Single	53.9	41
Divorced	51.1	43

TABLE 5

Assets (median)

Married	$134,223
Widowed	77,457
Single	74,166
Divorced	68,076

TABLE 6

Preferences for Retirement Housing

	Urban	Suburban	Purchase	Rent
Married	32.1%	67.9%	58.0	42.0
Widowed	42.5	57.5	32.6	67.4
Single	44.4	55.6	30.2	69.8
Divorced	44.2	55.8	25.9	74.1

Table 7

Interest in Shared Housing

	Interested	Not Interested
Married	19.0%	81.0%
Widowed	23.9	76.1
Single	21.9	78.1
Divorced	27.2	72.8

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